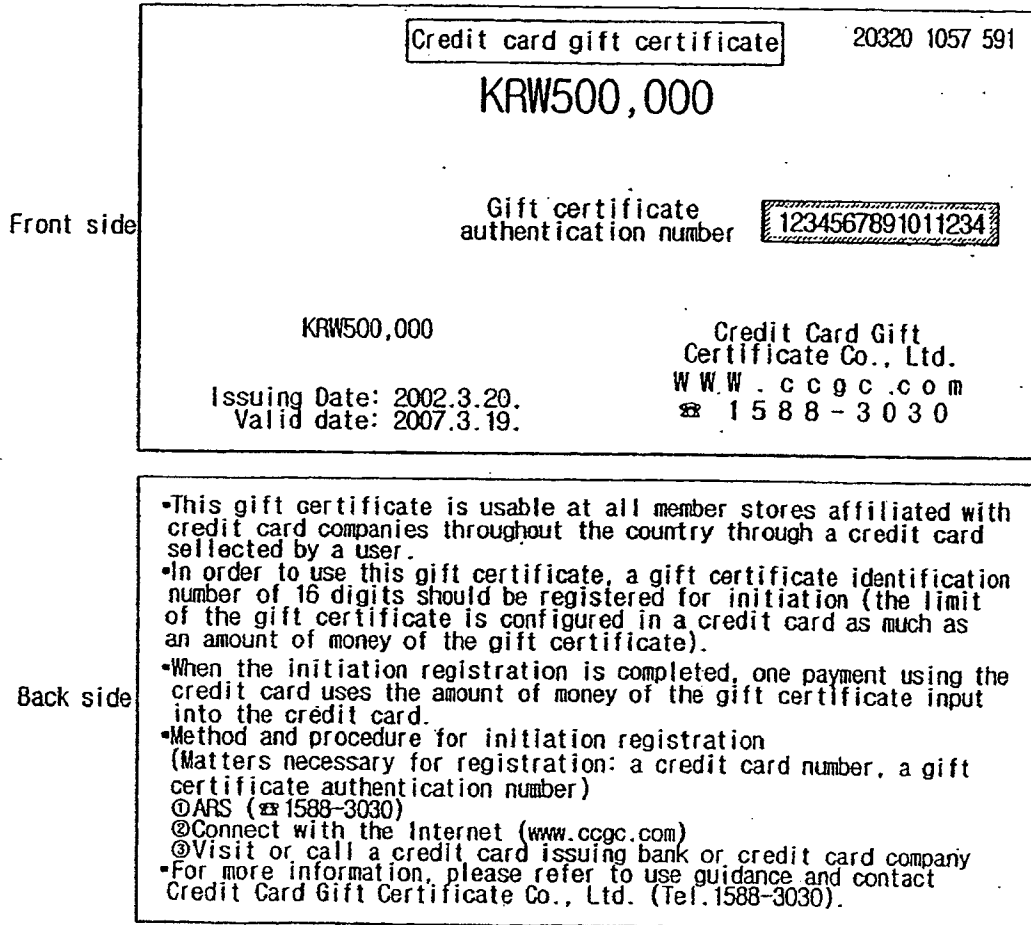


SYSTEM AND METHOD FOR OPERATING A GIFT CERTIFICATE
ON THE BASIS OF CREDIT CARD TRANSACTIONS

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FIG.1

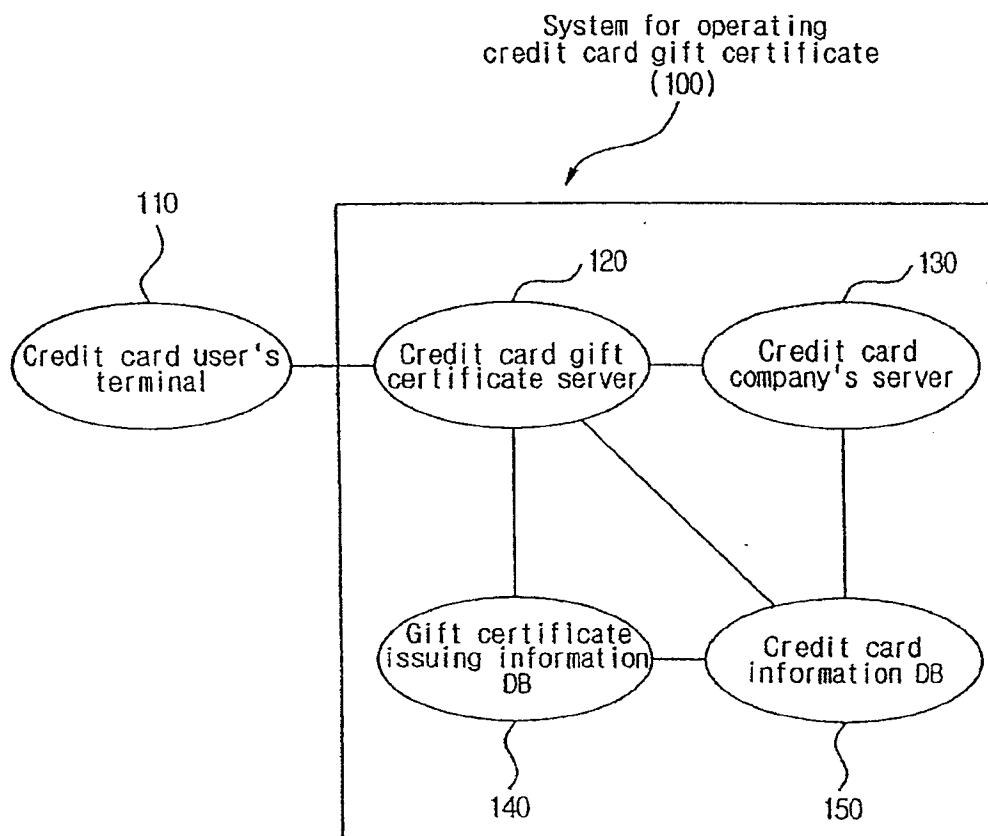


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FIG.2

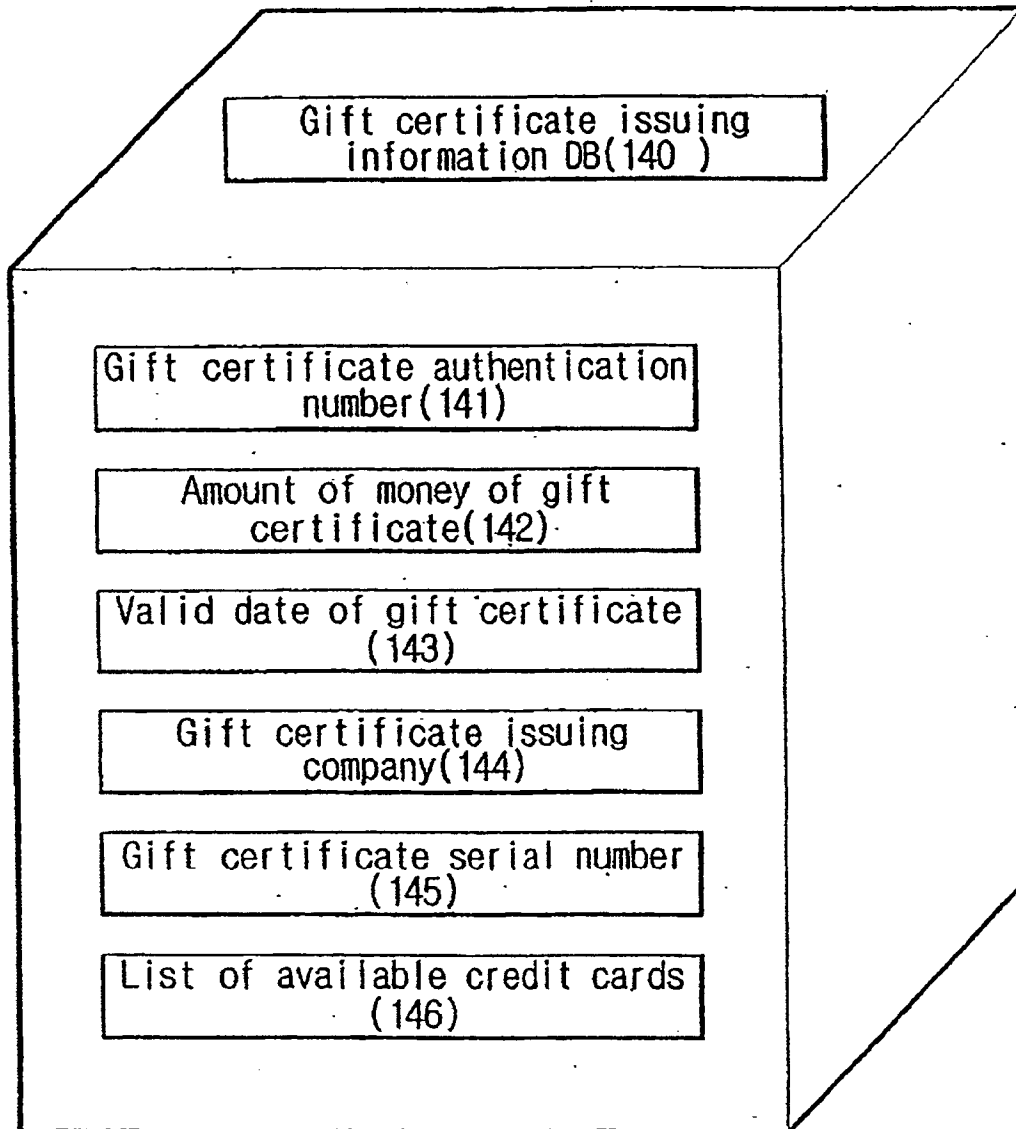


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FIG.3

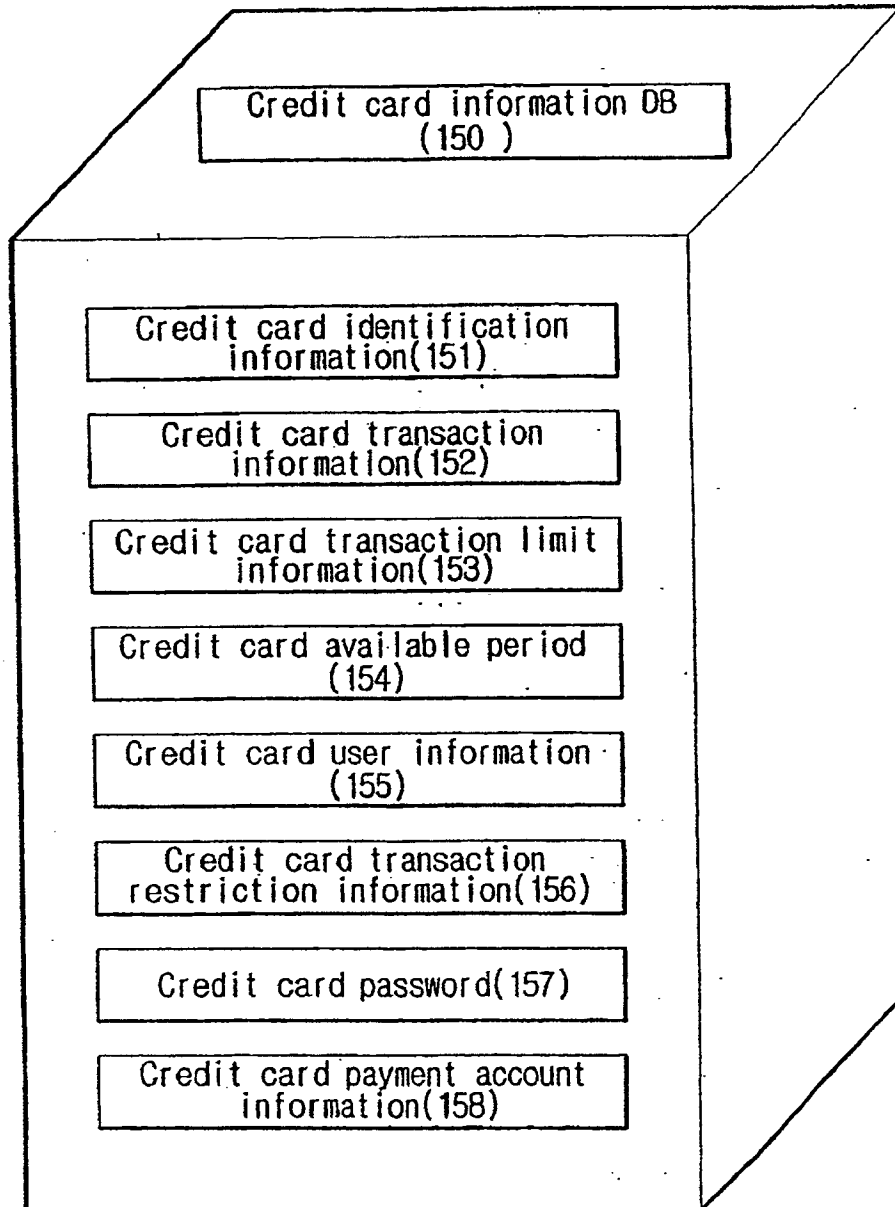


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FIG.4



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FIG.5

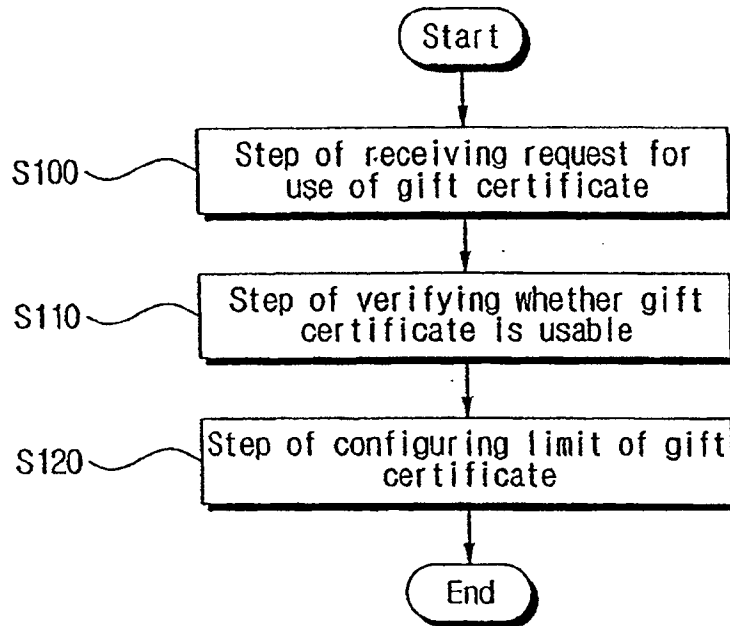


FIG.6A

<Billing particulars of amount of money paid by credit card>

Classification	Used amount	Remarks
One payment	KRW780,000	
Installment	KRW180,000	
Cash service	KRW700,000	
Amount used oversea	KRW0	
Annual fee	KRW10,000	
Revolving payment	KRW0	
Amount to be paid	KRW1,670,000	

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FIG.6B

<Detailed use particulars of credit card>

Credit card number	Date	Member store	Used amount	Fee (interest)	Special service
B493	0502	○○ Restaurant	KRW230,000		
B493	0507	×× Gas station	KRW50,000		
B493	0507	△△ Department store	KRW177,000		
B493	0509	☆☆ Bookstore	KRW43,000		
B493	0513	## Theater	KRW12,000		
B493	0516	▽▽ Hospital	KRW268,000		

FIG.7A

<Billing particulars of amount of money paid by credit card>

Classification	Used amount	Remarks
Gift certificate	KRW500,000	
One payment	KRW280,000	
Installment	KRW180,000	
Cash service	KRW700,000	
Amount used oversea	KRW0	
Annual fee	KRW10,000	
Revolving payment	KRW0	
Amount used	KRW1,670,000	
Deduction by gift certificate	KRW500,000	
Amount to be paid	KRW1,170,000	Resultant amount to be paid

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FIG.7B

<Detailed use particulars of credit card>

Credit card number	Date	Member store	Used amount	Fee (interest)	Results
B493	0502	OO Restaurant	KRW230,000		Deduction by gift certificate
B493	0507	xx Gas station	KRW50,000		Deduction by gift certificate
B493	0507	△△ Department store	KRW177,000		Deduction by gift certificate
B493	0509	☆☆ Bookstore	KRW43,000		Deduction by gift certificate
B493	0513	## Theater	KRW12,000		
B493	0516	▽▽ Hospital	KRW268,000		

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FIG.8

Credit card sales slip

CARD NUMBER	
9 4 1 0 - 1 2 3 4 - 5 6 7 8 - 9 0 1 2	
VALID DATE	04/10
DATE	02/03/31 12:39:44
Sales classification	One payment
Sales amount	KRW77,000
Service fee	
Tax	
TOTAL	KRW77,000
APPROVAL NO	12345678
MERCHANT NO.	
712345678	EDC Sales slip
Merchant name: OO Gas station	
Business registry number: 212-34-56789	
Representative name: Hong, Gil-dong	
123-45 Sinsa-dong, Kangnam-ku, Seoul	
NAME	SIGNATURE

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FIG.9

Credit card sales slip

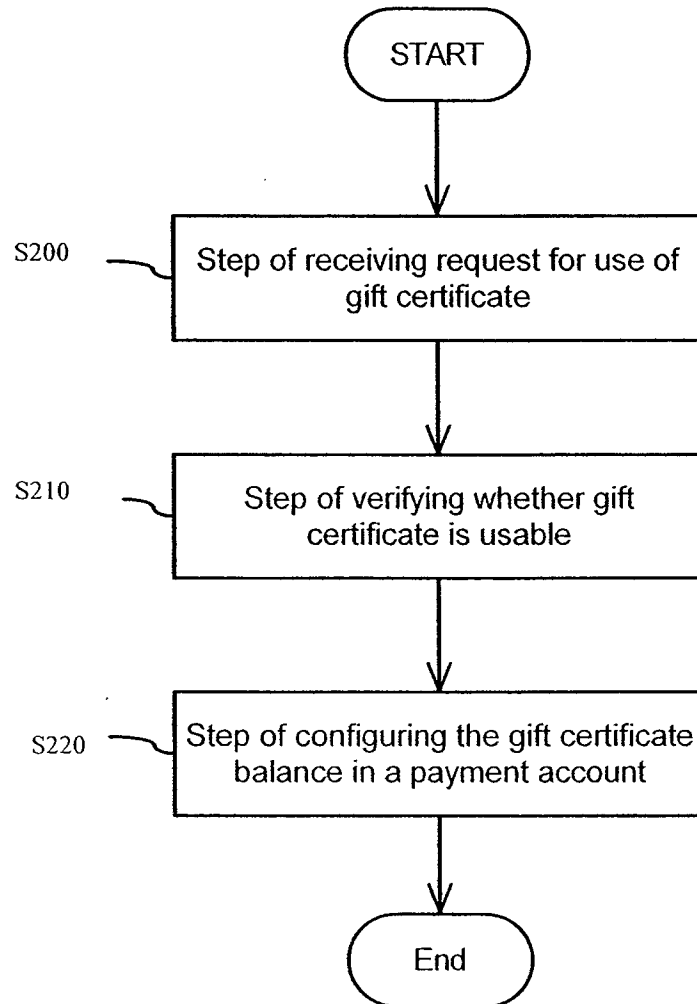
CARD NUMBER	
9 4 1 0 - 1 2 3 4 - 5 6 7 8 - 9 0 1 2	
VALID DATE	04/10
DATE	02/03/31 12:39:44
Sales classification	<u>Gift certificate</u>
Sales amount	KRW77,000
Service fee	
Tax	
TOTAL	KRW77,000
APPROVAL NO	12345678
<u>(Residual limit of gift certificate: 423,000)</u>	
MERCHANT NO.	
712345678	EDC Sales slip
Merchant name: OO Gas station	
Business registry number: 212-34-56789	
Representative name: Hong, Gil-dong	
123-45 Sinsa-dong, Kangnam-ku, Seoul	
NAME	SIGNATURE

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FIG. 10



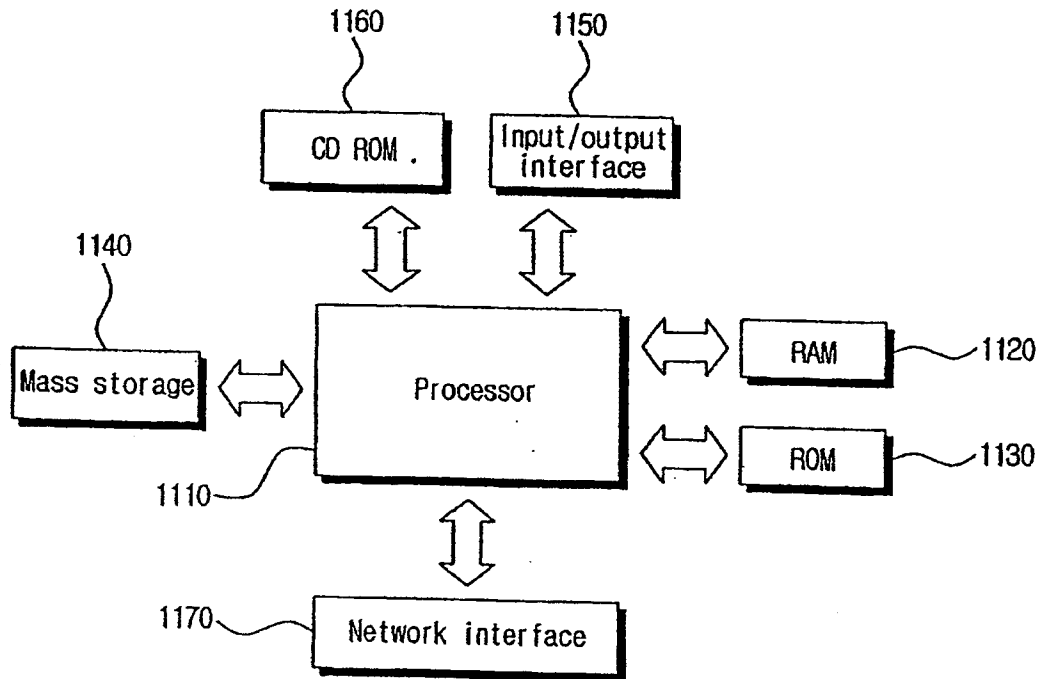
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FIG.11



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